Official Form (2866) 07-13706 Doc 1 Filed 07/31/07 Entered 07/31/07 14:31:27 Desc Main

Official Form 14999697-13700 DOC		_	11/31/01 14.31.2	. Desciviani	
United States BanDISTRIC	kruptcy QQÇ UMENT T OF	Page 1 of	40	Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle)):	Name of Joint	Debtor (Spouse) (Last, Fir	rst, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			nes used by the Joint Debto ed, maiden, and trade name		
Last four digits of Soc. Sec./Complete EIN or other Tax state all):	I.D. No. (if more than one,	Last four digit one, state all):		N or other Tax I.D. No. (if more than	
Street Address of Debtor (No. and Street, City, and State	Street Address	s of Joint Debtor (No. and S	Street, City, and State):		
	ZIP CODE			ZIP CODE	
County of Residence or of the Principal Place of Busine		County of Res	sidence or of the Principal I	Place of Business:	
Mailing Address of Debtor (if different from street addr	ess):	Mailing Addre	ess of Joint Debtor (if differ	rent from street address):	
	ZIP CODE			ZIP CODE	
Location of Principal Assets of Business Debtor (if diffe					
Type of Debtor	Nature of Busine	AGG	Chantar of Pa	ZIP CODE unkruptcy Code Under Which	
(Form of Organization) (Check one box.)	(Check one box.)	355		n is Filed (Check one box.)	
☐ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. ☐ Corporation (includes LLC and LLP) ☐ Partnership ☐ Other (If debtor is not one of the above entities, check this box and state type of entity below.)	Health Care Business Single Asset Real Estate 11 U.S.C. § 101(51B) Railroad Stockbroker Commodity Broker Clearing Bank Other	e as defined in	Chapter 7 Chapter 9 Chapter 11 Chapter 12 Chapter 13	☐ Chapter 15 Petition for Recognition of a Foreign Main Proceeding ☐ Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding Nature of Debts	
	Tax-Exempt Ent	ity		(Check one box.)	
	(Check box, if applic Debtor is a tax-exempt of under Title 26 of the Un Code (the Internal Rever	able.) organization nited States	Debts are primarily of debts, defined in 11 \$ 101(8) as "incurred individual primarily personal, family, or I hold purpose."	U.S.C. business debts. I by an for a	
Filing Fee (Check one box	x.)	Check one bo		11 Debtors	
☐ Full Filing Fee attached.					
Filing Fee to be paid in installments (applicable to signed application for the court's consideration ce unable to pay fee except in installments. Rule 100 Filing Fee waiver requested (applicable to chapter	rtifying that the debtor is 06(b). See Official Form 3A.	Check if: Debtor's		or as defined in 11 U.S.C. § 101(51D). iquidated debts (excluding debts owed to 32 million	
attach signed application for the court's consideration. See Official Form 3B. Check all applicable boxes: A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more clas of creditors, in accordance with 11 U.S.C. § 1126(b).					
Statistical/Administrative Information		· L	,	THIS SPACE IS FOR COURT USE ONLY	
Debtor estimates that funds will be available Debtor estimates that, after any exempt proper expenses paid, there will be no funds available	erty is excluded and administration	ve			
Estimated Number of Creditors 1- 50- 100- 200- 1,00	00- 5,001- 10,001-	25,001-	50,001 Over		
49 99 199 999 5,0		50,000	100,000 100,000		
Estimated Assets					
\$10,000 \$100,000	\$100,000 to \$1 million \$100 mill		ore than \$100 million		
	\$100,000 to \$1 million \$100 million		ore than \$100 million		

	ശ്രൂse 07-13706 Doc 1 Filed 07/31/07	Entered 07/31/07 14:31:27	Desc Main B1, Page 2		
Voluntary Petiti (This page must b	on Document be completed and filed in every case.)	Page 2 of 46			
	All Prior Bankruptcy Cases Filed Within Last 8 Y		_		
Location Where Filed:		Case Number:	Date Filed:		
Location Where Filed:		Case Number:	Date Filed:		
Name of Debtor:	Pending Bankruptcy Case Filed by any Spouse, Partner, or Affil		ditional sheet.) Date Filed:		
		Case Number:			
District:		Relationship:	Judge:		
10Q) with the Se	Exhibit A d if debtor is required to file periodic reports (e.g., forms 10K and curities and Exchange Commission pursuant to Section 13 or 15(d) Exchange Act of 1934 and is requesting relief under chapter 11.)	I, the attorney for the petitioner named in the have informed the petitioner that [he or she] 12, or 13 of title 11, United States Code available under each such chapter. I further debtor the notice required by 11 U.S.C. § 342	onsumer debts.) e foregoing petition, declare that I may proceed under chapter 7, 11, and have explained the relief certify that I have delivered to the		
☐ Exhibit A	is attached and made a part of this petition.	х			
		Signature of Attorney for Debtor(s) (Date)		
	Exhibit own or have possession of any property that poses or is alleged to pose exhibit C is attached and made a part of this petition.		iblic health or safety?		
	Exhibit				
(To be comple	eted by every individual debtor. If a joint petition is filed	d, each spouse must complete and attac	ch a separate Exhibit D.)		
☐ Exhib	it D completed and signed by the debtor is attached and	made a part of this petition.			
If this is a joir	nt petition:				
□ Exhib	it D also completed and signed by the joint debtor is atta	ched and made a part of this petition.			
	Information Regarding t				
	(Check any application Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 days.)	business, or principal assets in this District for	180 days immediately		
	There is a bankruptcy case concerning debtor's affiliate, general part	ner, or partnership pending in this District.			
	Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Statement by a Debtor Who Resides as (Check all applica				
	Landlord has a judgment against the debtor for possession of debt	or's residence. (If box checked, complete the fo	ollowing.)		
		(Name of landlord that obtained judgment)			
		(Address of landlord)			
	Debtor claims that under applicable nonbankruptcy law, there are entire monetary default that gave rise to the judgment for possessi				
	Debtor has included with this petition the deposit with the court of filing of the petition.	f any rent that would become due during the 30-	day period after the		

Entered 07/31/07 14:31:27 Desc Main Doc 1 Filed 07/31/07 Document Page 3 of 46 Form B1, Page 3 Official Form 1 (10/06) **Voluntary Petition** Name of Debtor(s): (This page must be completed and filed in every case.) Signatures Signature(s) of Debtor(s) (Individual/Joint) Signature of a Foreign Representative I declare under penalty of perjury that the information provided in this petition is true I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 (Check only one box.) or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. ☐ I request relief in accordance with chapter 15 of title 11, United States Code. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I Certified copies of the documents required by 11 U.S.C. § 1515 are attached. have obtained and read the notice required by 11 U.S.C. § 342(b). Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the I request relief in accordance with the chapter of title 11, United States Code, chapter of title 11 specified in this petition. A certified copy of the specified in this petition. order granting recognition of the foreign main proceeding is attached. X X Signature of Debtor (Signature of Foreign Representative) X Signature of Joint Debtor (Printed Name of Foreign Representative) Telephone Number (if not represented by attorney) Date Signature of Attorney Signature of Non-Attorney Bankruptcy Petition Preparer X I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as Signature of Attorney for Debtor(s) defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information Printed Name of Attorney for Debtor(s) required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum Firm Name fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor Address or accepting any fee from the debtor, as required in that section. Official Form 19B is attached. Printed Name and title, if any, of Bankruptcy Petition Preparer Telephone Number Date Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or Signature of Debtor (Corporation/Partnership) partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. Address The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition. X Signature of Authorized Individual Date Printed Name of Authorized Individual Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Title of Authorized Individual Names and Social Security numbers of all other individuals who prepared or assisted Date

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

	District of
In re	Case No
Debtor(s)	(if known)

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- □ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.

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Official	Form	1.	Exh.	\mathbf{D}	(10/06)) – Cont.

□ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.]
If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.
□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.] □ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); □ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.); □ Active military duty in a military combat zone.
\Box 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

Form B6 (10/05)

FORM 6. SCHEDULES

Summary of Schedules Statistical Summary of Certain Liabilities

Schedule A - Real Property

Schedule B - Personal Property

Schedule C - Property Claimed as Exempt

Schedule D - Creditors Holding Secured Claims

Schedule E - Creditors Holding Unsecured Priority Claims

Schedule F - Creditors Holding Unsecured Nonpriority Claims

Schedule G - Executory Contracts and Unexpired Leases

Schedule H - Codebtors

Schedule I - Current Income of Individual Debtor(s)

Schedule J - Current Expenditures of Individual Debtor(s)

Unsworn Declaration under Penalty of Perjury

GENERAL INSTRUCTIONS: The first page of the debtor's schedules and the first page of any amendments thereto must contain a caption as in Form 16B. Subsequent pages should be identified with the debtor's name and case number. If the schedules are filed with the petition, the case number should be left blank

Schedules D, E, and F have been designed for the listing of each claim only once. Even when a claim is secured only in part or entitled to priority only in part, it still should be listed only once. A claim which is secured in whole or it part should be listed on Schedule D only, and a claim which is entitled to priority in whole or in part should be listed on Schedule E only. Do not list the same claim twice. If a creditor has more than one claim, such as claims arising from separate transactions, each claim should be scheduled separately.

Review the specific instructions for each schedule before completing the schedule.

Form 16

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <u>Aida C</u>	ancar	,)			
	Debt	or)))	Case No		
Address:	1270 Douglas Lane Crete, IL 60417)	Chapter	7	
Last 4 Digits	s of Social Security:	0686)			
Employer's	Tax ID Number:	N/A)			

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Official Form 6 - Summary (10/06)

United States	Bankruptcy	Court
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		District Of		
In re		,	Case No	
	Debtor		Chapter	

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property			\$		
B - Personal Property			\$		
C - Property Claimed as Exempt					
D - Creditors Holding Secured Claims				\$	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)				\$	
F - Creditors Holding Unsecured Nonpriority Claims				\$	
G - Executory Contracts and Unexpired Leases					
H - Codebtors					
I - Current Income of Individual Debtor(s)					\$
J - Current Expenditures of Individual Debtors(s)					\$
ТО	ΓAL		\$	\$	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court

	District Of				
In re	,	Case No			
Debto	r				
		Chapter	_		

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

 \Box Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	\$
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$
Student Loan Obligations (from Schedule F)	\$
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$
TOTAL	\$



State the following:

Average Income (from Schedule I, Line 16)	\$
Average Expenses (from Schedule J, Line 18)	\$
Current Monthly Income (from Form 22A Line 12; OR , Form 22B Line 11; OR , Form 22C Line 20)	\$

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column	\$
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	\$
4. Total from Schedule F	\$
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	\$

Form B6A (10/05) Case 07-13706 Doc 1 Filed 07/31/07 Entered 07/31/07 14:31:27 Desc Main Document Page 10 of 46

In re	,	Case No	
Debtor		(If known)	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
	Tot	tal ➤		

(Report also on Summary of Schedules.)

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In re		Case No	
Debtor	·	(If known)	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.				
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.				
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.				
6. Wearing apparel.				
7. Furs and jewelry.				
8. Firearms and sports, photographic, and other hobby equipment.				
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.				
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).				

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In re		,	Case No.	
	Debtor			(If known)

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.				
13. Stock and interests in incorporated and unincorporated businesses. Itemize.				
14. Interests in partnerships or joint ventures. Itemize.				
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.				
16. Accounts receivable.				
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.				
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.				
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.				
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.				
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.				

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In re,	Case No
Debtor	(If known)

SCHEDULE B -PERSONAL PROPERTY (Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.				
23. Licenses, franchises, and other general intangibles. Give particulars.				
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.				
25. Automobiles, trucks, trailers, and other vehicles and accessories.				
26. Boats, motors, and accessories.				
27. Aircraft and accessories.				
28. Office equipment, furnishings, and supplies.				
29. Machinery, fixtures, equipment, and supplies used in business.				
30. Inventory.				
31. Animals.				
32. Crops - growing or harvested. Give particulars.				
33. Farming equipment and implements.				
34. Farm supplies, chemicals, and feed.				
35. Other personal property of any kind not already listed. Itemize.				
	<u> </u>	continuation sheets attached Total	>	\$

n re Debtor	,	Case No(If known)						
SCHED	ULE C - PROPE	RTY CLAIMED AS F	EXEMPT					
Debtor claims the exemptions to whic Check one box) ☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	h debtor is entitled under:	☐ Check if debtor claims a home \$125,000.	stead exemption that exceeds					
DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION					

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Form B6C (10/05)

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Official Form 6D (10/06)

In re		_,	Case No.	
	Debtor	_		(if known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H – Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.								
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
ACCOUNT NO.								
			VALUE \$					
continuation sheets attached			Subtotal ► (Total of this page)	1	ı	ı	\$	\$
			Total ► (Use only on last page)				\$	\$
			(Ose only on last page)				(Report also on Summary of	(If applicable, report

Schedules.)

also on Statistical Summary of Certain Liabilities and Related

Data.)

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In re Cancar, Aida, Debtor(s)

Case No.	
	(If Known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	H, W, 30INT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. XXX-XX-0686 Advocate Health Pension Benefits Service Center P.O. Box 22669 Louisville, KY 40252		w	12/2006 Pension Loan				\$1,625.84	
			VALUE \$1,625.84					
ACCOUNT NO. XXX-XX-0686 Advocate Health Pension Benefits Service Center P.O. Box 22669 Louisville, KY 40252		W	12/2006 Pension Loan				\$911.39	
Louisvine, K1 40232			VALUE \$911.39					
ACCOUNT NO. 64302032 United Consumer Financial P.O. Box 856290		J	04/2007 Purchase Money Loan Kirby Vacuum				Approximately \$1,760.00	
Louisville, KY 40285			VALUE \$2,000.00					
ACCOUNT NO.								
							\$	
ACCOUNT NO.			VALUE \$					
TRESOLVI NO.								
			VALUE \$					
Sheet no. 1 of 1 sheets atte	ahad	to Sal	adula of			c.	ihtotal	

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Secured Claims	Subtotal (Total of this page)	\$4,297.23
(Use only	Total on last page of the completed Schedule D)	\$278,719.40

(Report total also on Summary of Schedules)

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Official Form 6E (10/06)

In re		•	Case No.	
·	Debtor			(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.

with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
Domestic Support Obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,000* per person earned within 180 days immediately preceding the filing of the original petition, or the

☐ Contributions to employee benefit plans

cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

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In re	,	Case No	
Debtor		(if known)	
Certain farmers and fishermen			
Claims of certain farmers and fishermen, up to \$4,	925* per farmer or fis	therman, against the debtor, as provided in 1	1 U.S.C. § 507(a)(6).
Deposits by individuals			
Claims of individuals up to \$2,225* for deposits for that were not delivered or provided. 11 U.S.C. § 50°		or rental of property or services for persona	l, family, or household use,
Taxes and Certain Other Debts Owed to Gov	ernmental Units		
Taxes, customs duties, and penalties owing to fede	eral, state, and local go	overnmental units as set forth in 11 U.S.C. §	507(a)(8).
Commitments to Maintain the Capital of an I	nsured Depository I	nstitution	
Claims based on commitments to the FDIC, RTC, Governors of the Federal Reserve System, or their p § 507 (a)(9).			
Claims for Death or Personal Injury While D	ebtor Was Intoxicate	ed	
Claims for death or personal injury resulting from drug, or another substance. 11 U.S.C. § 507(a)(10).	the operation of a mo	tor vehicle or vessel while the debtor was in	toxicated from using alcohol, a
* Amounts are subject to adjustment on April 1, 200 adjustment.	7, and every three yea	ars thereafter with respect to cases commenc	ed on or after the date of

____ continuation sheets attached

Debtor				(If known)	
In re		,	Case No.		
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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Type of Priority for Claims Listed on This Sheet

						_			
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
Account No.									
Account No.									
Account No.									
Account No.									
Sheet no of continuation sheets attached Creditors Holding Priority Claims	d to Sc	hedule of	Т)	otals of	Subtota f this pa	ls ≻	\$	\$	
			(Use only on last page of Schedule E. Report also of Schedules.)	the com	Tota apleted aummai		\$		
Totals (Use only on last page of the completed Schedule E. If applicable, report also on the Statistical Summary of Certain Liabilities and Related Data.)				\$	\$				

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(10,00)		Document	Page 20 of 46	
In re		,	Case No.	
Debtor		,	(if kno	wn)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data..

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F. HUSBAND, WIFE, JOINT, OR COMMUNITY JNLIQUIDATED AMOUNT OF CREDITOR'S NAME, DATE CLAIM WAS CONTINGENT CODEBTOR **DISPUTED** MAILING ADDRESS INCURRED AND **CLAIM** INCLUDING ZIP CODE, CONSIDERATION FOR AND ACCOUNT NUMBER CLAIM. (See instructions above.) IF CLAIM IS SUBJECT TO SETOFF, SO STATE. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. ACCOUNT NO. Subtotal> continuation sheets attached (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

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Form B6G (10/05)

In re	,		Case No.		
_	Debtor		(if kno	wn)	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE ANI NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT

Form B6H Case 07-13706 (10/05)	Doc 1 Filed 07/31/07 Document	Entered 07/31/07 14:31:27 Page 22 of 46	Desc Main
In re		Case No(if	known)
26560		,	
debtor in the schedules of creditors. Incommonwealth, or territory (including A Wisconsin) within the eight year period former spouse who resides or resided winondebtor spouse during the eight years that by stating "a minor child" and do not	oncerning any person or entity, of clude all guarantors and co-signers Alaska, Arizona, California, Idaho immediately preceding the communith the debtor in the community primmediately preceding the comnot disclose the child's name. See	ther than a spouse in a joint case, that is also s. If the debtor resides or resided in a common, Louisiana, Nevada, New Mexico, Puerto Reservement of the case, identify the name of the roperty state, commonwealth, or territory. In the necessary of this case. If a minor child is a 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).	unity property state, ico, Texas, Washington, or he debtor's spouse and of any nelude all names used by the
Check this box if debtor has no cod			@DDD_000
NAME AND ADDRESS	JOI CODEDION	NAME AND ADDRESS OF	CREDITOR

Form B6I	
(10/05)	

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In re		,	Case No.	
·	Debtor	·		(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 7, 11, 12, or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child.

Debtor's Marital	DEPENDENTS OF DEBTOR AND SPOUSE				
Status:	RELATIONSHIP:		AGE:		
Employment: Occupation			SPOUSE		
Name of Employer					
How long employe					
Address of Employ	er				
COME: (Estimate	of average monthly income)	DEBTOR	SPOUSE		
Current monthly o	ross wages, salary, and commissions	\$	\$		
(Prorate if not pa		Ψ	Ψ		
Estimate monthly		\$	\$		
, , , , , , , , , , , , , , , , , , ,			·		
SUBTOTAL		\$	<u> </u>		
I Edd DAMBOTT	DEDICTIONS	Ψ	Ψ		
LESS PAYROLL		¢	\$		
a. Payroll taxes anb. Insurance	nd social security	\$\$			
c. Union dues		\$ \$	<u> </u>		
):	\$	<u> </u>		
			-		
SUBTOTAL OF I	PAYROLL DEDUCTIONS	\$	<u> </u>		
TOTAL NET MO	NTHLY TAKE HOME PAY	\$	<u> </u>		
Regular income fr	om operation of business or profession or farm.	\$	\$		
(Attach detailed		φ			
Income from real		\$	\$		
Interest and divide		\$	<u> </u>		
	nance or support payments payable to the debtor for	\$	\$		
	e or that of dependents listed above.	*			
	r government assistance				
(Specify): Pension or retires		\$	\$		
. Other monthly in		\$	<u> </u>		
	Come	\$	\$		
(~P*****)		Τ			
	LINES 7 THROUGH 13		7		
	HLY INCOME (Add amounts shown on lines 6 and 14)	\$	<u> </u>		
. TOTAL COMBI	NED MONTHLY INCOME: \$	\$	<u> </u>		
		(Report a	llso on Summary of Schedules.)		
Describe any inc	rease or decrease in income reasonably anticipated to	o occur within the v	ear following the filing of this document:		

Form B6J (10/05)

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In re	,	Case No.
Debtor		(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating to quarterly, semi-annually, or annually to sho		nthly expenses of the debtor and the debtor's family. Pro rate any pate.	nyments made bi-weekly,
Check this box if a joint petition is labeled "Spouse."	filed and debte	or's spouse maintains a separate household. Complete a separate sch	edule of expenditures
1. Rent or home mortgage payment (includ	e lot rented for	r mobile home)	\$
a. Are real estate taxes included?	Yes	No	
b. Is property insurance included?	Yes	No	
2. Utilities: a. Electricity and heating fuel			\$
b. Water and sewer			\$
c. Telephone			\$
d. Other			\$
3. Home maintenance (repairs and upkeep)			\$
4. Food			\$
5. Clothing			\$
5. Laundry and dry cleaning			\$
7. Medical and dental expenses			\$
3. Transportation (not including car payme	nts)		\$
9. Recreation, clubs and entertainment, nev	vspapers, maga	azines, etc.	\$
10.Charitable contributions			\$
11.Insurance (not deducted from wages or	included in ho	me mortgage payments)	
a. Homeowner's or renter's			\$
b. Life			\$
c. Health			\$
d. Auto			\$
e. Other			\$
12.Taxes (not deducted from wages or incl Specify)		mortgage payments)	\$
13. Installment payments: (In chapter 11, 1	2, and 13 case	s, do not list payments to be included in the plan)	
a. Auto			\$
b. Other			\$
c. Other			\$
14. Alimony, maintenance, and support pai	d to others		\$
15. Payments for support of additional depe	endents not liv	ing at your home	\$
16. Regular expenses from operation of bus	siness, professi	ion, or farm (attach detailed statement)	\$
17. Other			\$
18. TOTAL MONTHLY EXPENSES (Rep	ort also on Su	mmary of Schedules)	\$
19. Describe any increase or decrease in ex	penditures rea	sonably anticipated to occur within the year following the filing of	
this document:			
20. STATEMENT OF MONTHLY NET IN	NCOME		
a. Total monthly income from Line 16	of Schedule I		\$
b. Total monthly expenses from Line 1	8 above		\$
c. Monthly net income (a. minus b.)			\$

fficial 10/05)	Fortuna Ste 40.7-13/00	DOC 1	 Page 25 of 46	Desc Main	
	In re		 Case No		

Debtor

DECLARATION CONCERNING DEBTOR'S SCHEDULES

(If known)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the for	regoing summary and schedules, consisting of	(Total shown on summary page plus 1.
sheets, and that they are true and correct to the best of my kno	owledge, information, and belief.	
Date	Signature:	
		Debtor
Date	Signature:	
		(Joint Debtor, if any)
		se, both spouses must sign.]
	OF NON-ATTORNEY BANKRUPTCY PETI	
I declare under penalty of perjury that: (1) I am a bankruptcy p provided the debtor with a copy of this document and the notices been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum amount before preparing any document for filing for a	and information required under 11 U.S.C. §§ 11 num fee for services chargeable by bankruptcy p	10(b), 110(h) and 342(b); and, (3) if rules or guidelines have etition preparers, I have given the debtor notice of the
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No.	
	(Required by	11 U.S.C. § 110.)
If the bankruptcy petition preparer is not an individual, state the who signs this document.	name, title (if any), address, and social security	number of the officer, principal, responsible person, or partner
Address		
X	 Date	
Signature of Bankruptcy Fertion Freparei	Date	
Names and Social Security numbers of all other individuals who	prepared or assisted in preparing this document,	unless the bankruptcy petition preparer is not an individual:
If more than one person prepared this document, attach addition	al signed sheets conforming to the appropriate C	Official Form for each person.
A bankruptcy petition preparer's failure to comply with the provisions 18 U.S.C. § 156.	of title 11 and the Federal Rules of Bankruptcy Proc	redure may result in fines or imprisonment or both. 11 U.S.C. § 110;
DECLARATION UNDER PENALTY	Y OF PERJURY ON BEHALF OF A C	CORPORATION OR PARTNERSHIP
I, the[the pre	esident or other officer or an authorized agent	of the corporation or a member or an authorized agent of
the partnership] of the	[corporation or partnership] named as of	debtor in this case, declare under penalty of perjury that I
have read the foregoing summary and schedules, consisting of to the best of my knowledge, information, and belief.	of(Total shown on summary	sheets, and that they are true and correct
to the best of my knowledge, information, and benef.	(local shown on summary	page plus 1.)
Date		
	Signature:	
	[Print or type name	e of individual signing on behalf of debtor.]
[An individual signing on behalf of a partnership or corpora	tion must indicate position or relationship to	debtor. I
[An individual signing on behalf of a partnership or corporalPenalty for making a false statement or concealing property.		

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re: Cancar, Aida	Case No.		
(Debtor)		(If Known)	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

[] None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE
2007 - \$ 15,503.24 Employment
2006 - \$ 23,709.93 Employment
2005 - \$ 23,882.00 Employment

Case 07-13706 Doc 1 Filed 07/31/07 Entered 07/31/07 14:31:27 Desc Main 2. Income other than from employயுள்கள் operpring of perpring of the control of the

[X] None

State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

Complete a. or b., as appropriate, and c.

[X] None

a. *Individual or joint debtor(s)* with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT AMOUNT OF CREDITOR PAYMENTS PAID STILL OWING

[X] None

b. *Debtor whose debts are not primarily consumer debts:* List each payment or other transfer to any creditor made within **90** days immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT AMOUNT
OF CREDITOR PAYMENTS/ PAID OR STILL
TRANSFERS VALUE OF OWING
TRANSFERS

[X] None

c. *All debtors*: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATE OF AMOUNT AND RELATIONSHIP TO DEBTOR PAYMENT PAID STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

[X] None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATIONTION DISPOSITION

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[X] None

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b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one** year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS

OF PERSON FOR WHOSE

BENEFIT PROPERTY WAS SEIZED

DATE OF

SEIZURE

DESCRIPTIOIN

AND VALUE OF

PROPERTY

5. Repossessions, foreclosures and returns

[X] None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

[X] None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

TERMS OF
NAME AND ADDRESS
DATE OF
ASSIGNMENT
OF ASSIGNEE
ASSIGNMENT
OR SETTLEMENT

[X] None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS

OF COURT

OF CUSTODIAN

DESCRIPTION

AND VALUE OF

AND VALUE OF

PROPERTY

7. Gifts

[X] None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS RELATIONSHIP DESCRIPTION
OF PERSON TO DEBTOR, DATE AND VALUE
OR ORGANIZATION IF ANY OF GIFT OF GIFT

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[X] None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**: (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.))

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

[] None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

DATE OF PAYMENT, AMOUNT OF MONEY OR
NAME AND ADDRESS NAME OF PAYOR IF DESCRIPTION AND VALUE

OF PAYEE OTHER THAN DEBTOR OF PROPERTY

Arends & Associates 07/09/07 \$1,000.00

10129 South Western Chicago, IL 60643

Arends & Associates 07/27/07 \$300.00

10129 South Western Chicago, IL 60643

Money Management International 07/10/07 \$50.00 9009 West Loop South, Suite 700

Houston, TX 77096

10. Other transfers

[X] None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIBE PROPERTY

NAME AND ADDRESS OF TRANSFEREE, TRANSFERRED

RELATIONSHIP TO DEBTOR DATE AND VALUE RECEIVED

[X] None

b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DATE(S) OF AMOUNT OF MONEY OR DESCRIPTION DEVICE TRANSFER(S) AND VALUE OF PROPERTY OR DEBTOR'S

INTEREST IN PROPERTY

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11. Closed financial accounts

[X] None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR MOUNT AND DIGITS OF ACCOUNT NUMBER, DATE OF SALE AND AMOUNT OF FINAL BALANCE OR CLOSING

12. Safe deposit boxes

[X] None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION OF DATE OF TRANSFER OR SURRENDER,

CONTENTS IF ANY

13. Setoffs

[X] None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF AMOUNT OF SETOFF

14. Property held for another person

[X] None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS DESCRIPTION AND VALUE OF OWNER OF PROPERTY

OF PROPERTY LOCATION OF PROPERTY

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15. Prior address of debtor

[X] None

If the debtor has moved within the **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 6155 N. Artesian Chicago, IL 60645 NAME USED

DATES OF OCCUPANCY

05/2004-02/2006

16. Spouses and Former Spouses

[X] None

If the debtor resides or resided in a community property state, commonwealth, or territory, (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **eight year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous of toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waster, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

[X] None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE

ENVIRONMENTAL

LAW

[X] None

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS NAME AND ADDRESS OF GOVERNMENTAL UNIT DATE OF NOTICE ENVIRONMENTAL

ICE LAW

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[X] None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

[X] None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME

LAST FOUR DIGITS OF SOC.SEC.NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

[X] None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partner ship; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

[X] None

a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

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[X] None

b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME ADDRESS DATES SERVICES RENDERED

[X] None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME ADDRESS

[X] None

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

20. Inventories

[X] None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

[X] None

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

[X] None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST

PERCENTAGE OF INTEREST

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[X] None

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

[X] None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME ADDRESS

DATE OF WITHDRAWAL

[X] None

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals

[X] None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL

AMOUNT OF MONEY
OR DESCRIPTION
AND VALUE OF PROPERTY

24. Tax Consolidation Group

[X] None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds

[X] None

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

[If completed by an individual or individual a I declare under penalty of perjury that I have read that they are true and correct.	nd spouse] the answers contained in the foregoing statement of financial affairs and any attachments thereto and
Date07/27/07	Signature/s/Aida Cancarof Deb tor
Date	Signature of Joint Debtor (if any)
[If completed on behalf of a partnership or corporation I declare under penalty of perjury that I have read the are true and correct to the best of my knowledge, information.] Date	e answers contained in the foregoing statement of financial affairs and any attachments thereto and that they
Dute	Signature
	Print Name and Title
[An individual signing on behalf of a partnership or co	orporation must indicate position or relationship to debtor.]
Penalty for making a false statement:	continuation sheets attached Fine of up to \$500,000 or imprisonment for itp ID 5 years, or both. 18 U.S.C. § 152 and 3571
CERTIFICATION AND SIGNATURE OF NO	N-ATTORNEY BANKRUPTCY PETITION PREPARER (See 11 U.S.C. § 110)
I certify that I am a bankruptcy petition preparer as defined of this document.	in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy
Printed or Typed Name of Bankruptcy Petition Preparer	Social Security No. (Required by 11 U.S.C. § 110(c).)
	Address
Names and Social Security numbers of all other individuals wh	
If more than one person prepared this document, attach a	dditional signed sheets conforming to the appropriate Official Form for each person.
X	
A	Date

Form 8 (10/05)

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		Dis	•			
In reDebtor	,			Case No.	Chapter	
					-	1
CHAP'	TER 7 INDIV	IDUAL DEBT	OR'S STA	TEMENT OF IN	TENTION	
☐ I have filed a schedule of ass ☐ I have filed a schedule of ex ☐ I intend to do the following	ecutory contracts a	and unexpired lease	s which include	es personal property sul		ed lease.
Description of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)	
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)				
Date:			Sign	nature of Debtor		
DECLARATI	ON OF NON-AT	TORNEY BANKE	RUPTCY PET	ITION PREPARER (See 11 U.S.C. § 11	0)
I declare under penalty of perjury compensation and have provided the 110(h), and 342(b); and, (3) if rule chargeable by bankruptcy petition debtor or accepting any fee from the	the debtor with a coes or guidelines har preparers, I have	opy of this docume we been promulgate given the debtor no	nt and the notic d pursuant to 1	ces and information req 1 U.S.C. § 110(h) setti	uired under 11 U.S. ng a maximum fee	.C. §§ 110(b), for services
Printed or Typed Name of Bankru If the bankruptcy petition prepare responsible person or partner who	r is not an individu	ual, state the name,		ial Security No. (Requi		
Address						
XSignature of Bankruptcy Petition	Preparer	_ Date				

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

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Official Form 22A (Chapter 7) (10/06)	
	According to the calculations required by this statement:
In re	☐ The presumption arises.
Debtor(s)	☐ The presumption does not arise.
Case Number:(If known)	(Check the box as directed in Parts I, III, and VI of this statement.)

CHAPTER 7 STATEMENT OF CURRENT MONTHLY INCOME AND MEANS-TEST CALCULATION

		Schedule I and J, this statement must be complet re primarily consumer debts. Joint debtors may consume the consumer debts.		, whether or no	ot filing jointly,		
		Part I. EXCLUSION F	OR DISABLED VETERANS				
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) con the verification in Part VIII. Do not complete any of the remaining parts of this statement. Veteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as of						
		n 38 U.S.C. § 3741(1)) whose indebtedness occur n 10 U.S.C. § 101(d)(1)) or while I was performin					
	Par	t II. CALCULATION OF MONTHLY	Y INCOME FOR § 707(b)(7)) EXCLUSI	ON		
2	 Marital/filing status. Check the box that applies and complete the balance of this part of this statement as directed. a. ☐ Unmarried. Complete only Column A ("Debtor's Income") for Lines 3-11. b. ☐ Married, not filing jointly, with declaration of separate households. By checking this box, debtor declares under penalty of perjury: "My spouse and I are legally separated under applicable non-bankruptcy law or my spouse and I are living apart other than for the purpose of evading the requirements of § 707(b)(2)(A) of the Bankruptcy Code." Complete only Column A ("Debtor's Income") for Lines 3-11. c. ☐ Married, not filing jointly, without the declaration of separate households set out in Line 2.b above. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11. d. ☐ Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B ("Spouse's Income") for Lines 3-11. 						
	six cale before	res must reflect average monthly income receive endar months prior to filing the bankruptcy case, the filing. If the amount of monthly income varion the six-month total by six, and enter the result o	ending on the last day of the month ed during the six months, you must	Debtor's Income	Spouse's Income		
3	Gross	wages, salary, tips, bonuses, overtime, com	missions.	\$	\$		
	a and o	ne from the operation of a business, profession enter the difference in the appropriate column(s) ero. Do not include any part of the business on in Part V.	of Line 4. Do not enter a number less				
4	a.	Gross receipts	\$				
	b.	Ordinary and necessary business expenses	\$				
	C.	Business income	Subtract Line b from Line a	\$	\$		
	in the	and other real property income. Subtract Line appropriate column(s) of Line 5. Do not enter a lart of the operating expenses entered on Lin	number less than zero. Do not include				
5	a.	Gross receipts	\$				
	b.	Ordinary and necessary operating expenses	\$				
	C.	Rent and other real property income	Subtract Line b from Line a	\$	\$		
6	Interest, dividends and royalties.			\$	\$		
7	Pensio	on and retirement income.		\$	\$		
8	Any amounts paid by another person or entity, on a regular basis, for the household expenses of the debtor or the debtor's dependents, including child or spousal support. Do not include amounts paid by the debtor's spouse if Column B is completed.			\$	\$		

9	Unemployment compensation. Enter the amount in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:					
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$	Spou	ıse \$		\$	\$
10	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.					
10	a. \$					
	b.		\$			
	Total and enter on Line 10					\$
11	Subtotal of Current Monthly Income for § 707(b) (7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).				\$	\$
12	Total Current Monthly Income for § 707(b) (7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.				\$	
				-		

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION	
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	
	a. Enter debtor's state of residence: b. Enter debtor's household size:	\$
15	Application of Section 707(b) (7). Check the applicable box and proceed as directed. The amount on Line 13 is less than or equal to the amount on Line 14. Check the box sumption does not arise" at the top of page 1 of this statement, and complete Part VIII; do not complete	
	or VII. The amount on Line 13 is more than the amount on Line 14. Complete the remaining part ment.	s of this state-

Complete Parts IV, V, VI, and VII of this statement only if required. (See Line 15.)

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.	\$				
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$				
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$				

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)	\$				
20A	Local Standards: housing and utilities; non-mortgage expenses. Enter the amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court).	\$				

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	amoun (this in Line b	Standards: housing and utilities; mortgage/rent expet of the IRS Housing and Utilities Standards; mortgage/rent expensionation is available at www.usdoj.gov/ust/ or from the clerk of the total of the Average Monthly Payments for any debts secured but Line b from Line a and enter the result in Line 20B. Do not enter	se for your county and family size the bankruptcy court); enter on by your home, as stated in Line 42;			
20B	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$			
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$			
	C.	Net mortgage/rental expense	Subtract Line b from Line a.	\$		
21	Local Standards: housing and utilities; adjustment. if you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and crate the basic for your contention in the space below:					
22	are enting a v Check penses	Standards: transportation; vehicle operation/public stitled to an expense allowance in this category regardless of wheth ehicle and regardless of whether you use public transportation. The number of vehicles for which you pay the operating expenses of are included as a contribution to your household expenses in Line	er you pay the expenses of operat- or for which the operating ex-			
	Enter t	☐ 1 ☐ 2 or more. he amount from IRS Transportation Standards, Operating Costs & ble number of vehicles in the applicable Metropolitan Statistical Artistical are is available at www.usdoj.gov/ust/ or from the clerk of the bankrung. The standard is a standard in the clerk of the bankrung. The standard is a standard in the clerk of the bankrung. 1. **Transport is a standard in the clerk of the bankrung. 1. **Transport is a standard in the clerk of the bankrung. 1. **Transport is a standard in the clerk of the bankrung. 2. **Transport is a standard in the clerk of the bankrung. 3. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of the bankrung. 4. **Transport is a standard in the clerk of	ea or Census Region. (This infor-	\$		
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.) 1 2 or more. Enter, in Line a below, the amount of the IRS Transportation Standards, Ownership Costs, First Car (available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court); enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.					
	a.	IRS Transportation Standards, Ownership Costs, First Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 1, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 1	Subtract Line b from Line a.	\$		
24	only if Enter, (availa Averag	Standards: transportation ownership/lease expense you checked the "2 or more" Box in Line 23. in Line a below, the amount of the IRS Transportation Standards, ble at www.usdoi.gov/ust/ or from the clerk of the bankruptcy coule Monthly Payments for any debts secured by Vehicle 2, as stated and enter the result in Line 24. Do not enter an amount less the	Ownership Costs, Second Car rt); enter in Line b the total of the in Line 42; subtract Line b from			
	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$			
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a.	\$		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.					
Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.						

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Other Necessary Expenses: life insurance. Enter average monthly premiums that you actually pay for term life insurance for yourself. Do not include premiums for insurance on your dependents, \$ for whole life or for any other form of insurance. Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you 28 are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44. Other Necessary Expenses: education for employment or for a physically or mentally challenged child. Enter the total monthly amount that you actually expend for education that is a con-29 dition of employment and for education that is required for a physically or mentally challenged dependent child for whom no public education providing similar services is available. Other Necessary Expenses: childcare. Enter the average monthly amount that you actually expend 30 on childcare—such as baby-sitting, day care, nursery and preschool. Do not include other educational payments. Other Necessary Expenses: health care. Enter the average monthly amount that you actually 31 expend on health care expenses that are not reimbursed by insurance or paid by a health savings account. Do not include payments for health insurance or health savings accounts listed in Line 34. \$ Other Necessary Expenses: telecommunication services. Enter the average monthly amount that you actually pay for telecommunication services other than your basic home telephone service—such 32 as cell phones, pagers, call waiting, caller id, special long distance, or internet service—to the extent necessary for your health and welfare or that of your dependents. Do not include any amount previously deducted. 33 Total Expenses Allowed under IRS Standards. Enter the total of Lines 19 through 32. \$ Subpart B: Additional Expense Deductions under § 707(b) Note: Do not include any expenses that you have listed in Lines 19-32 Health Insurance, Disability Insurance, and Health Savings Account Expenses. List and total the average monthly amounts that you actually pay for yourself, your spouse, or your dependents in the following categories. Health Insurance \$ a 34 \$ b. Disability Insurance \$ C. **Health Savings Account** Total: Add Lines a, b and c \$ Continued contributions to the care of household or family members. Enter the actual monthly expenses that you will continue to pay for the reasonable and necessary care and support of an 35 elderly, chronically ill, or disabled member of your household or member of your immediate family who is unable to pay for such expenses. Protection against family violence. Enter any average monthly expenses that you actually incurred 36 to maintain the safety of your family under the Family Violence Prevention and Services Act or other applicable federal law. The nature of these expenses is required to be kept confidential by the court. Home energy costs. Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities, that you actually expend for home energy costs. You must pro-37 vide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. \$ Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary educa-38 tion for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards. \$ Additional food and clothing expense. Enter the average monthly amount by which your food and clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not 39 to exceed five percent of those combined allowances. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary. Continued charitable contributions. Enter the amount that you will continue to contribute in the 40 form of cash or financial instruments to a charitable organization as defined in 26 U.S.C. § 170(c)(1)-(2). \$ Total Additional Expense Deductions under § 707(b). Enter the total of Lines 34 through 40 41

			Subpart C: Deductions for	Debt Payment				
	Future payments on secured claims. For each of your debts that is secured by an interest in property that you own, list the name of the creditor, identify the property securing the debt, and state the Average Monthly Payment. The Average Monthly Payment is the total of all amounts contractually due to each Secured Creditor in the 60 months following the filing of the bankruptcy case, divided by 60. Mortgage debts should include payments of taxes and insurance required by the mortgage. If necessary, list additional entries on a separate page.							
42		Name of Creditor	Property Securing the Debt	60-month Average Pa	ayment			
	a.			\$				
	b.			\$				
	C.			\$				
				Total: Add Lines a, b a	nd c.	\$		
43	Other payments on secured claims. If any of debts listed in Line 42 are secured by your primary residence, a motor vehicle, or other property necessary for your support or the support of your dependents, you may include in your deduction 1/60th of any amount (the "cure amount") that you must pay the creditor in addition to the payments listed in Line 42, in order to maintain possession of the property. The cure amount would include any sums in default that must be paid in order to avoid repossession or foreclosure. List and total any such amounts in the following chart. If necessary, list additional entries on a separate page.							
	а.	Name of Creditor	Property Securing the Debt	1/60th of the Cure A	mount			
	b.			\$				
	C.			\$				
	0.			Total: Add Lines a, b a	and c	\$		
44		ents on priority t and alimony claims	claims. Enter the total amount of all pr	ority claims (including p	riority child	\$		
	Chapter 13 administrative expenses. If you are eligible to file a case under Chapter 13, complete the following chart, multiply the amount in line a by the amount in line b, and enter the resulting administrative expense.							
	a.	Projected average	monthly Chapter 13 plan payment.	\$				
45		Current multiplier for your district as determined under schedules issued by the Executive Office for United States Trustees. (This information is available at www.usdoj.gov/ust/ or from the clerk of the bankruptcy court.)						
	C.	Average monthly a	dministrative expense of Chapter 13 cas	Total: Multiply Line	es a and b	\$		
46	Total Deductions for Debt Payment. Enter the total of Lines 42 through 45.				\$			
		Subp	art D: Total Deductions Allow	ed under § 707(b))(2)	<u>II</u>		
47								

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
4	48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$			
4	19	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$			
5	50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result	\$			
Ę	51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$			

Case 07-13706 Doc 1 Filed 07/31/07 Entered 07/31/07 14:31:27 Desc Main Official Form 22A (Chapter 7) (10/06) Curcont. Page 42 of 46 6 **Initial presumption determination.** Check the applicable box and proceed as directed. The amount on Line 51 is less than \$6,000 Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI. ☐ The amount set forth on Line 51 is more than \$10,000. Check the box for "The presumption arises" at the 52 top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do not complete the remainder of Part VI. ☐ The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the remainder of Part VI (Lines 53 through 55). 53 Enter the amount of your total non-priority unsecured debt \$ Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter 54 \$ Secondary presumption determination. Check the applicable box and proceed as directed. ☐ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. 55 ☐ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Part VII: ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under § 707(b)(2)(A)(ii)(I). If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

56

	Expense Description	Monthly Amount
a.		\$
b.		\$
C.		\$
	Total: Add Lines a, b and c	\$

Part VIII: VERIFICATION							
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this is a joint case, both debtors must sign.)						
57	Date:	Signature:					
	Date:	Signature:(Joint Debtor, if any)					

UNITED STATES BANKRUPTCY COURT

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$220 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$274)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$150 filing fee, \$39 administrative fee: Total fee \$189)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

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- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of [Non-Attorney] Bankruptcy Petition Preparer

I, the [non-attorney] bankruptcy petition preparer signing the debtor's petition, hereby certify that I delivered to the debtor this

notice required by § 342(b) of the Bankruptcy Code. Printed name and title, if any, of Bankruptcy Petition Preparer Social Security number (If the bankruptcy petition preparer is not an individual, state the Social Security Address: number of the officer, principal, responsible person, or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.) Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above. Certificate of the Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice. Signature of Debtor Printed Name(s) of Debtor(s) Date

Signature of Joint Debtor (if any) Date

Case No. (if known)

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In re <u>Cancar, Aida</u>	,	Case No	
Debtor			
		Chapter	7

	Chapter		
	DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR		
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:		
	For legal services, I have agreed to accept		
	Prior to the filing of this statement I have received		
	Balance Due		
2.	The source of the compensation paid to me was:		
	[X] Debtor [] Other (specify)		
3.	The source of compensation to be paid to me is:		
	[X] Debtor [] Other (specify)		
4.	[X] I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.		
	[] I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:		
	 Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; 		
	b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;		
	c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;		

Case 07-13706 Doc 1 Filed 07/31/07 Entered 07/31/07 14:31:27 Desc Main Document Page 46 of 46 DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR (Continued)

d. [O	ther provisions as needed]					
	6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:					
Representation of the debtor in adversary proceedings and other contested bankruptcy matters;						
	CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.					
	for representation of the debtor(s) in this bankruptcy proceeding.					
	07/07/07	/ W. I. D.: A. I.				
	07/27/07 Date	/s/Wade Brien Arends Signature of Attorney				
		Arends & Associates_ 10129 South Western Avenue, Chicago, IL 60643 (773) 298-1500 Atty Reg# 6206368				
		(773) 298-1500 Atty Reg# 6206368				